

Health

Dental

Vision

OPEN ENROLLMENT

October 10, 2011 – November 3, 2011

Effective date January 1, 2012

To enroll in one of these plans, you must complete the appropriate enrollment forms (on the TEN and City Website) during the **2012 Open Enrollment (October 10, 2011- November 3, 2011)**.

CalPERS is now offering a Webinar for you to access rates and benefit changes at your convenience. You can access this web-based alternative 24/7 for health plan information and choices. (Available after September 1, 2011)

Log onto www.calpers.ca.gov and follow these five steps:

1. Click on for Members which will take you to Members Information
2. Click on Member Education
3. Click on Education Center
4. Click on CalPERS Educational Center and Video
5. Click on link to You Tube

You may also access the TEN or City Website to obtain the appropriate forms:

- ***Change your insurance election including adding or deleting dependents***
- ***Change plans/carriers***

Fill in the carrier issued insurance form and the City's Insurance Enrollment/Change form, sign and submit them to the Human Resources Department by Thursday, November 3, 2011.

You may access My Empath to check your level of insurance coverage on record. If you need specific detail, please call the Human Resources Department, Benefits Division at 310-618-2960.

NON-SAFETY EMPLOYEES

Effective January 1, 2012, the City's monthly contributions for health insurance remain as follows:

- Full-time: \$392.68 for 1-party, \$785.36 for 2-party and \$1,020.96 for family
- Part-time hired prior to 01/01/08: \$345.79 for 1-party, \$674.48 for 2-party and \$871.66 for family
- Part-time hired after 01/01/08: \$248.84 for 1-party, \$445.18 for 2-party and \$562.98 for family

Any remaining amount may be used to offset your premium payroll deductions for dental and vision insurance. The charts below reflect full-time employee contributions. *Please plan accordingly.*

2012 MONTHLY RATES FOR ALL NON-SAFETY EMPLOYEES

*Effective January 1, 2012 for full-time employees
for Los Angeles Area Region (Los Angeles, San Bernardino, Ventura)***

CARRIER	1-Party			2-Party			Family			% Change (+/-) from 2011
	PERS Rates	City Pays	Employee Contributes	PERS Rates	City Pays	Employee Contributes	PERS Rates	City Pays	Employee Contributes	
Blue Shield NetValue	\$439.25	\$392.68	\$46.57	\$878.50	\$785.36	\$93.14	\$1,142.05	\$1,020.96	\$121.09	2.73%
Blue Shield Access + HMO	\$510.72	\$392.68	\$118.04	\$1,021.44	\$785.36	\$236.08	\$1,327.87	\$1,020.96	\$306.91	2.78%
Kaiser	\$465.63	\$392.68	\$72.95	\$931.26	\$785.36	\$145.90	\$1,210.64	\$1,020.96	\$189.68	7.29%
PERS Choice	\$505.63	\$392.68	\$112.95	\$1,011.26	\$785.36	\$225.90	\$1,314.64	\$1,020.96	\$293.68	1.91%
PERSCare	\$906.39	\$392.68	\$513.71	\$1,812.78	\$785.36	\$1,027.42	\$2,356.61	\$1,020.96	\$1,335.65	15.14%
PERS Select	\$429.22	\$392.68	\$36.54	\$858.44	\$785.36	\$73.08	\$1,115.97	\$1,020.96	\$95.01	-1.07%

Effective January 1, 2012 for full-time employees

*for other Southern California Area Region (Riverside, Orange, San Diego, Santa Barbara)***

CARRIER	1-Party			2-Party			Family			% Change (+/-) from 2011
	PERS Rates	City Pays	Employee Contributes	PERS Rates	City Pays	Employee Contributes	PERS Rates	City Pays	Employee Contributes	
Blue Shield NetValue	\$501.93	\$392.68	\$109.25	\$1,003.86	\$785.36	\$218.50	\$1,305.02	\$1,020.96	\$284.06	2.72%
Blue Shield Access + HMO	\$583.60	\$392.68	\$190.92	\$1,167.20	\$785.36	\$381.84	\$1,517.36	\$1,020.96	\$496.40	2.77%
Kaiser	\$512.76	\$392.68	\$120.08	\$1,025.52	\$785.36	\$240.16	\$1,333.18	\$1,020.96	\$312.22	7.28%
PERS Choice	\$526.19	\$392.68	\$133.51	\$1,052.38	\$785.36	\$267.02	\$1,368.09	\$1,020.96	\$347.13	1.92%
PERSCare	\$943.26	\$392.68	\$550.58	\$1,886.52	\$785.36	\$1,101.16	\$2,452.48	\$1,020.96	\$1,431.52	15.15%
PERS Select	\$446.68	\$392.68	\$54.00	\$893.36	\$785.36	\$108.00	\$1,161.37	\$1,020.96	\$140.41	-1.06%

POLICE SAFETY EMPLOYEES

Effective January 1, 2012, the City's monthly contributions for Police Safety Employees for health insurance remain as follows: Full-time: \$499.36 1-party, \$974.61 for 2-party and \$1256.60 for family.

Any remaining amount may be used to offset your premium payroll deductions for dental and vision insurance. The charts below reflect full-time employee contributions. *Please plan accordingly. Police Commander's Association refer to MOU for monthly contributions.*

2012 MONTHLY RATES FOR POLICE SAFETY EMPLOYEES

Effective January 1, 2012

*for Los Angeles Area Region (Los Angeles, San Bernardino, Ventura)***

CARRIER	1-Party			2-Party			Family			% Change (+/-) from 2011
	PERS Rates	City Pays	Employee Contributes	PERS Rates	City Pays	Employee Contributes	PERS Rates	City Pays	Employee Contributes	
Blue Shield NetValue	\$439.25	\$439.25	\$0.00	\$878.50	\$878.50	\$0.00	\$1,142.05	\$1,142.05	\$0.00	2.73%
Blue Shield Access + HMO	\$510.72	\$499.36	\$11.36	\$1,021.44	\$974.61	\$46.83	\$1,327.87	\$1,256.60	\$71.27	2.78%
Kaiser	\$465.63	\$465.63	\$0.00	\$931.26	\$931.26	\$0.00	\$1,210.64	\$1,210.64	\$0.00	7.29%
PERS Choice	\$505.63	\$499.36	\$6.27	\$1,011.26	\$974.61	\$36.65	\$1,314.64	\$1,256.60	\$58.04	1.91%
PERSCare	\$906.39	\$499.36	\$407.03	\$1,812.78	\$974.61	\$838.17	\$2,356.61	\$1,256.60	\$1,100.01	15.14%
PERS Select	\$429.22	\$429.22	\$0.00	\$858.44	\$858.44	\$0.00	\$1,115.97	\$1,115.97	\$0.00	-1.07%
PORAC*	\$556.00	\$499.36	\$56.64	\$1,041.00	\$974.61	\$66.39	\$1,323.00	\$1,256.60	\$66.40	5.49%

Effective January 1, 2012

*for Other Southern California Area Region (Riverside, Orange, San Diego, Santa Barbara)***

CARRIER	1-Party			2-Party			Family			% Change (+/-) from 2011
	PERS Rates	City Pays	Employee Contributes	PERS Rates	City Pays	Employee Contributes	PERS Rates	City Pays	Employee Contributes	
Blue Shield NetValue	\$501.93	\$499.36	\$2.57	\$1,003.86	\$974.61	\$29.25	\$1,305.02	\$1,256.60	\$48.42	2.72%
Blue Shield Access + HMO	\$583.60	\$499.36	\$84.24	\$1,167.20	\$974.61	\$192.59	\$1,517.36	\$1,256.60	\$260.76	2.77%
Kaiser	\$512.76	\$499.36	\$13.40	\$1,025.52	\$974.61	\$50.91	\$1,333.18	\$1,256.60	\$76.58	7.28%
PERS Choice	\$526.19	\$499.36	\$26.83	\$1,052.38	\$974.61	\$77.77	\$1,368.09	\$1,256.60	\$111.49	1.92%
PERSCare	\$943.26	\$499.36	\$443.90	\$1,886.52	\$974.61	\$911.91	\$2,452.48	\$1,256.60	\$1,195.88	15.15%
PERS Select	\$446.68	\$446.68	\$0.00	\$893.36	\$893.36	\$0.00	\$1,161.37	\$1,161.37	\$0.00	-1.06%
PORAC*	\$556.00	\$499.36	\$56.64	\$1,041.00	\$974.61	\$66.39	\$1,323.00	\$1,256.60	\$66.40	5.49%

FIRE SAFETY EMPLOYEES

Effective January 1, 2012, the City's monthly contributions for Fire Safety Employees for health insurance remain as follows: Full-time: \$499.36 for 1-party, \$974.61 for 2-party and \$1,256.60 for family.

Any remaining amount may be used to offset your premium payroll deductions for dental and vision insurance. The charts below reflect full-time employee contributions. *Please plan accordingly. Fire Chief Officers' Association refer to MOU for monthly contributions.*

2012 MONTHLY RATES FOR FIRE SAFETY EMPLOYEES

Effective January 1, 2012

*for Los Angeles Area Region (Los Angeles, San Bernardino, Ventura)***

CARRIER	1-Party			2-Party			Family			% Change (+/-) from 2011
	PERS Rates	City Pays	<i>Employee Contributes</i>	PERS Rates	City Pays	<i>Employee Contributes</i>	PERS Rates	City Pays	<i>Employee Contributes</i>	
Blue Shield NetValue	\$439.25	\$439.25	<i>\$0.00</i>	\$878.50	\$878.50	<i>\$0.00</i>	\$1,142.05	\$1,142.05	<i>\$0.00</i>	2.73%
Blue Shield Access + HMO	\$510.72	\$499.36	<i>\$11.36</i>	\$1,021.44	\$974.61	<i>\$46.83</i>	\$1,327.87	\$1,256.60	<i>\$71.27</i>	2.78%
Kaiser	\$465.63	\$465.63	<i>\$0.00</i>	\$931.26	\$931.26	<i>\$0.00</i>	\$1,210.64	\$1,210.64	<i>\$0.00</i>	7.29%
PERS Choice	\$505.63	\$499.36	<i>\$6.27</i>	\$1,011.26	\$974.61	<i>\$36.65</i>	\$1,314.64	\$1,256.60	<i>\$58.04</i>	1.91%
PERSCare	\$906.39	\$499.36	<i>\$407.03</i>	\$1,812.78	\$974.61	<i>\$838.17</i>	\$2,356.61	\$1,256.60	<i>\$1,100.01</i>	15.14%
PERS Select	\$429.22	\$429.22	<i>\$0.00</i>	\$858.44	\$858.44	<i>\$0.00</i>	\$1,115.97	\$1,115.97	<i>\$0.00</i>	-1.07%
PORAC*	\$556.00	\$499.36	<i>\$56.64</i>	\$1,041.00	\$974.61	<i>\$66.39</i>	\$1,323.00	\$1,256.60	<i>\$66.40</i>	5.49%

Effective January 1, 2012

*for Other Southern California Area Region (Riverside, Orange, San Diego, Santa Barbara)***

CARRIER	1-Party			2-Party			Family			% Change (+/-) from 2011
	PERS Rates	City Pays	<i>Employee Contributes</i>	PERS Rates	City Pays	<i>Employee Contributes</i>	PERS Rates	City Pays	<i>Employee Contributes</i>	
Blue Shield NetValue	\$501.93	\$499.36	<i>\$2.57</i>	\$1,003.86	\$974.61	<i>\$29.25</i>	\$1,305.02	\$1,256.60	<i>\$48.42</i>	2.72%
Blue Shield Access + HMO	\$583.60	\$499.36	<i>\$84.24</i>	\$1,167.20	\$974.61	<i>\$192.59</i>	\$1,517.36	\$1,256.60	<i>\$260.76</i>	2.77%
Kaiser	\$512.76	\$499.36	<i>\$13.40</i>	\$1,025.52	\$955.90	<i>\$69.62</i>	\$1,333.18	\$1,256.60	<i>\$76.58</i>	7.28%
PERS Choice	\$526.19	\$499.36	<i>\$26.83</i>	\$1,052.38	\$974.61	<i>\$77.77</i>	\$1,368.09	\$1,256.60	<i>\$111.49</i>	1.92%
PERSCare	\$943.26	\$499.36	<i>\$443.90</i>	\$1,886.52	\$974.51	<i>\$912.01</i>	\$2,452.48	\$1,256.60	<i>\$1,195.88</i>	15.15%
PERS Select	\$446.68	\$446.68	<i>\$0.00</i>	\$893.36	\$893.36	<i>\$0.00</i>	\$1,161.37	\$1,161.37	<i>\$0.00</i>	-1.06%
PORAC*	\$556.00	\$499.36	<i>\$56.64</i>	\$1,041.00	\$974.61	<i>\$66.39</i>	\$1,323.00	\$1,256.60	<i>\$66.40</i>	5.49%

***Delta Dental Rates Effective January 1, 2012**

	Single			2-Party			Family			% change from 2011
	Rates	City Pays	Employee Contributes	Rates	City Pays	Employee Contributes	Rates	City Pays	Employee Contributes	
Delta PPO	\$38.22	\$38.22	\$0.00	\$76.44	\$76.44	\$0.00	\$131.87	\$76.44	\$55.43	0.00%
Delta Care (DHMO)	\$17.47	\$17.47	\$0.00	\$31.54	\$31.54	\$0.00	\$46.64	\$31.54	\$15.10	0.00%

***Vision Rates Effective January 1, 2012**

	Single			2-Party			Family			% change from 2011
	Rates	City Pays	Employee Contributes	Rates	City Pays	Employee Contributes	Rates	City Pays	Employee Contributes	
EyeMed Vision Care	\$3.23	\$3.23	\$0.00	\$6.10	\$3.23	\$2.87	\$8.92	\$3.23	\$5.69	-39.95%

***These rates are pending approval by City Council**

****ZIP codes are used to determine the health plans and regions in which you are eligible to enroll. Employees may choose either their home or current work address ZIP code to establish their eligibility. If you elect to use your work zip code you must complete an Employer ZIP Code Election form, which is available from the **Human Resources Department**.**

For on-line information about doctors and health plan benefits use the following Web Sites:

Blue Shield https://www.blueshieldca.com/bsc/calpers/calpers_welcome.jhtml

Kaiser Permanente <http://my.kp.org/ca/calpers/>

PERS Care, PERS Choice, and PERS Select <http://www.anthem.com/ca/calpers/>

PORAC www.porac.org

Delta Dental of California www.deltadentalca.org

EyeMed Vision Care www.eyemedvisioncare.com

NOTE: Healthcare representatives will be present at the Health and Benefits Fair on October 12, 2011.

OPEN ENROLLMENT ENDS November 3, 2011

NOTED:



LeRoy J. Jackson, City Manager